Case 3:19-bk-30881-SHB Doc 43 Filed 05/24/19 Entered 05/24/19 14:40:23 Desc

	mation to identify your						
Debtor 1	Tommy Lee Ledf	Tommy Lee Ledford					
	First Name	Middle Name	Last Name				
Debtor 2	Margery LeeAnn	Ledford					
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States Bankruptcy Court for the:		EASTERN DISTRICT OF	TENNESSEE				
Case number	3:19-bk-30881						

Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

1. Do you own or have	any legal or ec	juitable interest in a	ny residence, building, land, or similar property?		
☐ No. Go to Part 2.					
Yes. Where is the	e property?				
•	109 Broady Lane Street address, if available, or other description		What is the property? Check all that apply ■ Single-family home □ Duplex or multi-unit building □ Condominium or cooperative	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.	
Maryville City	TN State	37803-0000 ZIP Code	☐ Manufactured or mobile home ☐ Land ☐ Investment property ☐ Timeshare ☐ Other ☐ Who has an interest in the property? Check one ☐ Debtor 1 only	Current value of the entire property? \$200,000.00 Describe the nature of y (such as fee simple, ten a life estate), if known. Fee simple	Current value of the portion you own? \$200,000.00 Your ownership interest ancy by the entireties, or
Blount			Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this ite property identification number:	Check if this is con (see instructions)	nmunity property

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Official Form 106A/B Schedule A/B: Property page 1

Part 2: Describe Your Vehicles

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Debte Debte		ommy Lee Ledford Iargery LeeAnn Ledford	d	Case number (if known)	3:19-bk-30881
3. Ca	rs, vans,	trucks, tractors, sport uti	ity vehicles, motorcycles		
	No				
.	Yes				
3.1	Make:	Ranger	Who has an interest in the property? Check one		ured claims or exemptions. Put secured claims on Schedule D:
	Model:	RT188	☐ Debtor 1 only		ve Claims Secured by Property.
	Year:	2015	☐ Debtor 2 only	Current value of the	he Current value of the
	Approxin	nate mileage:	Debtor 1 and Debtor 2 only	entire property?	portion you own?
		ormation:	At least one of the debtors and another		
	Fishin	g boat	Check if this is community property (see instructions)	\$18,000. 	.00 \$18,000.00
	Males	Ford	Who has an interest in the manual of the	Do not deduct secu	ured claims or exemptions. Put
3.2	Make: Model:	F-250	Who has an interest in the property? Check one ☐ Debtor 1 only	the amount of any	secured claims on Schedule D: ve Claims Secured by Property.
	Year:	2005	Debtor 1 only		, , ,
		nate mileage: 2470		Current value of the entire property?	he Current value of the portion you own?
		ormation:	☐ At least one of the debtors and another	ciiiio proporty :	political year cannot
			Check if this is community property (see instructions)	\$12,000	.00 \$12,000.00
-					
3.3	Make:	Jeep	Who has an interest in the property? Check one		ured claims or exemptions. Put secured claims on Schedule D:
	Model:	Wrangler	Debtor 1 only	Creditors Who Hav	ve Claims Secured by Property.
	Year:	2015	Debtor 2 only	Current value of the	
		nate mileage:	— Debitor Failu Debitor 2 orliy	entire property?	portion you own?
	Otherini	omation.	At least one of the debtors and another		
			Check if this is community property (see instructions)	\$33,000	.00 \$33,000.00
3.4	Make:	Ford	Who has an interest in the property? Check one		ured claims or exemptions. Put
0	Model:	F-150	Debtor 1 only		secured claims on Schedule D: ve Claims Secured by Property.
	Year:	2002	☐ Debtor 2 only		
	Approxin	nate mileage: 220		Current value of the entire property?	he Current value of the portion you own?
	Other inf	ormation:	☐ At least one of the debtors and another		
			Check if this is community property (see instructions)	\$3,000	.00 \$3,000.00
3.5	Make:	Chevy	Who has an interest in the property? Check one		ured claims or exemptions. Put
	Model:	Suburban	☐ Debtor 1 only		secured claims on Schedule D: re Claims Secured by Property.
	Year:	1993	Debtor 2 only	Current value of the	he Current value of the
	Approxin	nate mileage: 1570	Debtor 1 and Debtor 2 only	entire property?	portion you own?
	Other inf	ormation:	☐ At least one of the debtors and another		
			☐ Check if this is community property (see instructions)	\$1,800	.00 \$1,800.00

Official Form 106A/B Schedule A/B: Property page 2

Case 3:19-bk-30881-SHB Doc 43 Filed 05/24/19 Entered 05/24/19 14:40:23 Page 3 of 12 Main Document Debtor 1 **Tommy Lee Ledford** 3:19-bk-30881 Case number (if known) Debtor 2 Margery LeeAnn Ledford Do not deduct secured claims or exemptions. Put Ford 3.6 Make: Who has an interest in the property? Check one the amount of any secured claims on Schedule D: L9000 Debtor 1 only Creditors Who Have Claims Secured by Property. Model: 1981 Year: Debtor 2 only Current value of the Current value of the unknown Approximate mileage: ■ Debtor 1 and Debtor 2 only entire property? portion you own? Other information: At least one of the debtors and another \$3,500.00 \$3,500.00 ☐ Check if this is community property (see instructions) 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ■ No □ Yes 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$71,300.00 pages you have attached for Part 2. Write that number here......=> Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware □ No Yes. Describe..... living room suite; 3 bedroom suites; kitchen table/chairs; \$900.00 washer/dryer, refrig., stove, microwave and misc. items 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games ☐ No Yes. Describe..... \$200.00 2 Tv's and desk top 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ■ No ☐ Yes. Describe.....

9. Equipment for sports and hobbies

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

☐ No

Yes. Describe.....

fishing poles and tackle \$200.00

10. Firearms

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

☐ No

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Debtor 1 Debtor 2	Tommy Lee Margery Lee				Case number (if known)	3:19-bk-30881
■ Yes.	Describe					
		2 guns	3			\$150.00
□ No		othes, fur	s, leather coats, de	esigner wear, shoes, accessories		
		clothii	ng			\$300.00
☐ No		welry, cos	stume jewelry, enga	agement rings, wedding rings, heirlo	om jewelry, watches, gems, ς	gold, silver
		jewelr	у			\$300.00
Examp No Yes. 14. Any ot No Yes. 15. Add t for Pa	Give specific info the dollar value of art 3. Write that of scribe Your Finance	d housel ormation. of all of y number l	nold items you did your entries from	d not already list, including any he Part 3, including any entries for pa		\$2,050.00 Current value of the
20 ,00 01	or mave any m	ogui oi o	quituble interest :	un, et uie teneming.		portion you own? Do not deduct secured
☐ No				nome, in a safe deposit box, and on l		
					Cash	\$0.00
<i>Exam</i> µ □ No				counts; certificates of deposit; shares ts with the same institution, list each. Institution name:		nouses, and other similar
			Checking &	Firet To		\$0.25E.00
		17.1.	Savings	First Tn		\$2,355.00
		17.2.	savings	Y12 credit union		\$5.00

Official Form 106A/B Schedule A/B: Property

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Page 5 of 12 Main Document Tommy Lee Ledford

	ebtor 2	Margery Lee	Ann Le	dford	Case number (if know	3:19-bk-30881
			17.3.	savings account	Alcoa TN Credit Union	\$5.00
			17.4.	savings	savings account with Knox TVA	\$5.00
18.				cly traded stocks ent accounts with broker	rage firms, money market accounts	
				Institution or issuer nan	ne:	
19.	joint ve		tock and	interests in incorporat	ted and unincorporated businesses, including an inter	est in an LLC, partnership, and
	■ No □ Yes.	Give specific in		about them me of entity:	% of ownership:	
20.	Negotia Non-ne	able instruments	s include p nents are	personal checks, cashie those you cannot transf	ble and non-negotiable instruments rs' checks, promissory notes, and money orders. er to someone by signing or delivering them.	
	— 103. V	Oive specific init		uer name:		
21.	Examp ■ No	nent or pensior oles: Interests in List each accour	IRA, ERIS	SA, Keogh, 401(k), 403((b), thrift savings accounts, or other pension or profit-shari	ng plans
22	Securit	y deposits and	,,	of account:	Institution name:	
	Your sh Examp	hare of all unuse	ed deposit	ts you have made so tha	at you may continue service or use from a company olic utilities (electric, gas, water), telecommunications com	panies, or others
	■ No □ Yes				Institution name or individual:	
23.	_	i es (A contract f	or a perio	dic payment of money to	o you, either for life or for a number of years)	
	■ No □ Yes	ls	suer nam	ne and description.		
24.	26 U.S.C	s in an educati C. §§ 530(b)(1),			ified ABLE program, or under a qualified state tuition	orogram.
	■ No □ Yes	lr	stitution r	name and description. S	separately file the records of any interests.11 U.S.C. § 521	(c):
25.	Trusts,	equitable or fu	iture inte	rests in property (othe	er than anything listed in line 1), and rights or powers e	exercisable for your benefit
		Give specific in	formation	about them		
26.					other intellectual property from royalties and licensing agreements	
	☐ Yes.	Give specific in	formation	about them		
27.				r general intangibles lusive licenses, coopera	ative association holdings, liquor licenses, professional lice	nses
		Give specific in	formation	about them		
M	oney or p	property owed	to you?			Current value of the portion you own? Do not deduct secured

Schedule A/B: Property

Official Form 106A/B

page 5

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	otor 1 Tommy Lee Ledford otor 2 Margery LeeAnn Ledford		Case number (if known)	3:19-bk-30881
		_		claims or exemptions.
	Tax refunds owed to you ☐ No ■ Yes. Give specific information about the	nem, including whether you already filed the returns a	nd the tax years	
		estitmated tax refund	Federal	\$8,928.00
	Family support Examples: Past due or lump sum alimor No Yes. Give specific information	ny, spousal support, child support, maintenance, divo	rce settlement, property	settlement
	Other amounts someone owes you Examples: Unpaid wages, disability insubenefits; unpaid loans you m No Yes. Give specific information	urance payments, disability benefits, sick pay, vacatio nade to someone else	n pay, workers' compe	nsation, Social Security
	Interests in insurance policies Examples: Health, disability, or life insur No Yes. Name the insurance company of Company r			nce Surrender or refund value:
	Any interest in property that is due yo If you are the beneficiary of a living trust someone has died. No Yes. Give specific information	ou from someone who has died t, expect proceeds from a life insurance policy, or are	currently entitled to rece	eive property because
•	Claims against third parties, whether Examples: Accidents, employment disposition No	or not you have filed a lawsuit or made a demand utes, insurance claims, or rights to sue	for payment	
_	Other contingent and unliquidated cla ■ No □ Yes. Describe each claim	ims of every nature, including counterclaims of th	ne debtor and rights to	o set off claims
•	Any financial assets you did not alrea No Yes. Give specific information	dy list		
36.		tries from Part 4, including any entries for pages	you have attached	\$11,298.00
Part	5: Describe Any Business-Related Prope	rty You Own or Have an Interest In. List any real estate i	n Part 1.	
	Do you own or have any legal or equitable i	nterest in any business-related property?		

☐ Yes. Go to line 38.

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	btor 1 btor 2	Tommy Lee Led Margery LeeAnr			Case number (if known)	3:19-bk-30881
Par			commercial Fishing-Related Property You st in farmland, list it in Part 1.	ı Own or Have an Interes	st In.	
46.	Do you	u own or have any le	gal or equitable interest in any farm-	or commercial fishir	g-related property?	
	■ No.	. Go to Part 7.				
	☐ Yes	s. Go to line 47.				
Par	t 7:	Describe All Property	You Own or Have an Interest in That Yo	u Did Not List Above		
			of any kind you did not already list ountry club membership	?		
ı	Yes.	. Give specific information	ion			
			leaf vacuum; 3 chain saws; poleleaf blower; winch; and misc. to			\$700.00
			2011 utility trailor			\$1,200.00
			chain saw			\$300.00
54. Par		the dollar value of al	of your entries from Part 7. Write th	at number here		\$2,200.00
55.	Part	1: Total real estate, li	ne 2			\$200,000.00
56.	Part	2: Total vehicles, line	5	\$71,300.00		
57.	Part	3: Total personal and	I household items, line 15	\$2,050.00		
58.	Part	4: Total financial ass	ets, line 36	\$11,298.00		
59.	Part	5: Total business-rel	ated property, line 45	\$0.00		
60.	Part	6: Total farm- and fis	hing-related property, line 52	\$0.00		
61.	Part	7: Total other proper	ty not listed, line 54 +	\$2,200.00		
62.	Total	l personal property.	Add lines 56 through 61	\$86,848.00	Copy personal property to	stal \$86,848.00
63.	Total	l of all property on So	chedule A/B. Add line 55 + line 62			\$286,848.00

Official Form 106A/B Schedule A/B: Property page 7

		IVIAIII DUG	aniche Lauc o or.	17			
Fill in this info	rmation to identify your	case:					
Debtor 1	Tommy Lee Ledfe	Tommy Lee Ledford					
	First Name	Middle Name	Last Name				
Debtor 2	Margery LeeAnn	Ledford					
(Spouse if, filing)	First Name	Middle Name	Last Name				
United States Bankruptcy Court for the:		EASTERN DISTRICT O	OF TENNESSEE				
Case number	3:19-bk-30881						

 Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

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Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	rt 1: Identify the Property You Claim as E	xempt					
1.	Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.						
	You are claiming state and federal nonban	kruptcy exemptions.	11 U.S	S.C. § 522(b)(3)			
	☐ You are claiming federal exemptions. 11	U.S.C. § 522(b)(2)					
2.	For any property you list on Schedule A/B	fill in the information below.					
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Am	ount of the exemption you claim	Specific laws that allow exemption		
	,	Copy the value from Schedule A/B	Che	eck only one box for each exemption.			
	109 Broady Lane Maryville, TN 37803 Blount County	\$200,000.00		\$50,000.00	Tenn. Code Ann. § 26-2-301(f)		
	Line from Schedule A/B: 1.1			100% of fair market value, up to any applicable statutory limit			
	2002 Ford F-150 22000 miles Line from Schedule A/B: 3.4	\$3,000.00		\$300.00	Tenn. Code Ann. § 26-2-103		
	Ellie II olii osiilodale 702. GTT			100% of fair market value, up to any applicable statutory limit			
	1993 Chevy Suburban 157000 miles Line from Schedule A/B: 3.5	\$1,800.00		\$1,800.00	Tenn. Code Ann. § 26-2-103		
	Line IIOIII Schedule AVD. 3.3			100% of fair market value, up to any applicable statutory limit			
	1981 Ford L9000 unknown miles Line from Schedule A/B: 3.6	\$3,500.00		\$3,500.00	Tenn. Code Ann. § 26-2-103		
	Line Iron Schedule A/B. 3.0			100% of fair market value, up to any applicable statutory limit			
	living room suite; 3 bedroom suites;	\$900.00		\$900.00	Tenn. Code Ann. § 26-2-103		
	kitchen table/chairs; washer/dryer, refrig., stove, microwave and misc. items Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit			

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Tommy Lee Ledford

Debtor 1

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3:19-bk-30881 Debtor 2 Margery LeeAnn Ledford Case number (if known) Brief description of the property and line on Current value of the Specific laws that allow exemption Amount of the exemption you claim Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B 2 Tv's and desk top Tenn. Code Ann. § 26-2-103 \$200.00 \$200.00 Line from Schedule A/B: 7.1 100% of fair market value, up to any applicable statutory limit fishing poles and tackle Tenn. Code Ann. § 26-2-103 \$200.00 \$200.00 Line from Schedule A/B: 9.1 100% of fair market value, up to any applicable statutory limit Tenn. Code Ann. § 26-2-103 2 guns \$150.00 \$150.00 Line from Schedule A/B: 10.1 100% of fair market value, up to any applicable statutory limit Tenn. Code Ann. § 26-2-104 clothing \$300.00 \$300.00 Line from Schedule A/B: 11.1 100% of fair market value, up to any applicable statutory limit jewelry Tenn. Code Ann. § 26-2-104 \$300.00 \$300.00 Line from Schedule A/B: 12.1 100% of fair market value, up to any applicable statutory limit Checking & Savings: First Tn Tenn. Code Ann. § 26-2-103 \$2,355.00 \$2,355.00 Line from Schedule A/B: 17.1 100% of fair market value, up to any applicable statutory limit savings: Y12 credit union Tenn. Code Ann. § 26-2-103 \$5.00 \$5.00 Line from Schedule A/B: 17.2 100% of fair market value, up to any applicable statutory limit savings account: Alcoa TN Credit Tenn. Code Ann. § 26-2-103 \$5.00 \$5.00 Union Line from Schedule A/B: 17.3 100% of fair market value, up to any applicable statutory limit savings: savings account with Knox Tenn. Code Ann. § 26-2-103 \$5.00 \$5.00 TVA Line from Schedule A/B: 17.4 100% of fair market value, up to any applicable statutory limit Federal: estitmated tax refund Tenn. Code Ann. § 26-2-103 \$8,928.00 \$8,928.00 Line from Schedule A/B: 28.1 100% of fair market value, up to any applicable statutory limit leaf vacuum; 3 chain saws; pole saw; Tenn. Code Ann. § 26-2-111(4) \$700.00 \$700.00 air impact set; pressure washer; leaf blower; winch; and misc. tools and П 100% of fair market value, up to acessorys any applicable statutory limit Line from Schedule A/B: 53.1

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Debtor 1 3:19-bk-30881 Margery LeeAnn Ledford Debtor 2 Case number (if known) Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B 2011 utility trailor Tenn. Code Ann. § 26-2-103 \$1,200.00 \$1,200.00 Line from Schedule A/B: 53.2 100% of fair market value, up to any applicable statutory limit chain saw Tenn. Code Ann. § 26-2-103 \$300.00 \$300.00 Line from Schedule A/B: 53.3 100% of fair market value, up to any applicable statutory limit Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

Yes

Fill in this info	ormation to identify your	case:					
Debtor 1	Tommy Lee Led	Tommy Lee Ledford					
	First Name	Middle Name	Last Name				
Debtor 2	Margery LeeAnn	Ledford					
(Spouse if, filing)	First Name	Middle Name	Last Name				
United States Bankruptcy Court for the:		EASTERN DISTRICT C	OF TENNESSEE				
Case number	3:19-bk-30881						

Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

	Sign Below				
Di	id you pay or agree to pay someone who is NOT	「an attorney to help	you fill out bankruptcy forms?		
	No				
	Yes. Name of person		Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)		
Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct. X /s/ Tommy Lee Ledford X /s/ Margery LeeAnn Ledford					
	Tommy Lee Ledford Signature of Debtor 1		Margery LeeAnn Ledford Signature of Debtor 2		
	Date May 24, 2019		Date May 24, 2019		

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United States Bankruptcy Court Eastern District of Tennessee

In re	Nargery LeeAnn Ledford		Case No.	3:19-bk-30881	
		Debtor(s)	Chapter	7	

CERTIFICATE OF SERVICE

I hereby certify that on <u>May 24, 2019</u>, a copy of <u>amended schedules B,C and declaration</u> was served electronically or by regular United States mail to all interested parties, the Trustee and all creditors listed below.

Alcoa Federal Credit Union
Best Buy Credit Services
Blount Finance
Citizens Savings & Loan
Credit First
First Data Merchant Services
Home Depot Credit Services
Home Point Financial
Knoxville TVA
Lowe's/Synchrony Bank
Mauries Capital One
Mohela
Paypal Credit
Reliant Funding
Synchrony Bank
Synchrony Bank-Belk
Synchrony Bank/JCP
Synchrony Bank/SR
TJX Rewards/Syncb
Walmart/Synchrony Bank
Walmart/Synchrony Bank
Wells Fargo Card Services
Y-12 Federal Credit Union
Y-12 Federal Credit Union

/s/ Andrew Farmer

Andrew Farmer
The Law Offices of Andrew Farmer
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Sevierville, TN 37862
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an9drew@gmail.com